



| United States Bankruptcy Court   |             |              |   |                |   |  |               |         |         | Voluntary Petition   |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
|--|-------------|--------------|---|----------------|---|--|---------------|---------|---------|--|-------------|--------------|--------------|----------------|-----------------|-----------------|-----------|----------|-----------|-----------|-------------|--------------|--------------|---------------|---------------|--------|--------|---------|---------|--|--|
| Northern District of Illinois  |             |              |   |                |   |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Name of Debtor(if individual, enter Last, First, Middle):<br><b>Melendez, Jose L.</b>  |             |              |   |                | Name of Joint Debtor (Spouse) (Last, First, Middle):  |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| All Other Names used by the debtor in the last 8 years (include maiden and trade names):   |             |              |   |                | All Other Names used by the joint debtor in the last 8 years (include maiden and trade names):      |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>8305</b>  |             |              |   |                | Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Street Address of Debtor (No. & Street, City and State):<br><b>1658 North Milwaukee Avenue<br/>#363<br/>Chicago IL</b>   |             |              |   |                | Street Address of Joint Debtor (No. & Street, City and State):                                      |  |               |         |         | ZIP CODE   |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| County of Residence or of the Principal Place of Business:<br><b>Cook</b>  |             |              |   |                | County of Residence or of the Principal Place of Business:  |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Mailing Address of Debtor (if different from street address):  |             |              |   |                | Mailing Address of Joint Debtor (if different from street address):                                 |  |               |         |         | ZIP CODE   |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Location of Principal Assets of Business Debtor (if different from street address above):  |             |              |   |                |   |  |               |         |         | ZIP CODE   |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <b>Type of Debtor (Form of Organization)</b><br>(Check one box)  |             |              | <b>Nature of Business</b><br>(Check all applicable boxes)   |                |   | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b><br>(Check one box)   |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.)<br><br>State type of entity:  |             |              | <input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. §101(51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. §501(c)(3). |                |   | <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See See Official Form 3A.<br><input type="checkbox"/> Filing Fee Waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   |             |              |   |                |   |  |               |         |         | <b>Nature of Debts (check one box)</b>   |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business  |             |              |   |                |   |  |               |         |         | <b>Chapter 11 Debtors</b>  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. §101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. §101(51D).  |             |              |   |                |   |  |               |         |         | <b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million. |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <b>Statistical/Administrative Information</b>  |             |              |   |                |   |  |               |         |         | THIS SPACE FOR COURT USE ONLY  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors   |             |              |   |                |   |  |               |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Estimated number of Creditors <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"><tr><td style="text-align: center; padding: 2px;">1-</td><td style="text-align: center; padding: 2px;">50-</td><td style="text-align: center; padding: 2px;">100-</td><td style="text-align: center; padding: 2px;">200-</td><td style="text-align: center; padding: 2px;">1,000-</td><td style="text-align: center; padding: 2px;">5,001-</td><td style="text-align: center; padding: 2px;">10,001-</td><td style="text-align: center; padding: 2px;">25,001-</td><td style="text-align: center; padding: 2px;">50,001-</td><td style="text-align: center; padding: 2px;">OVER</td></tr><tr><td style="text-align: center; padding: 2px;">49</td><td style="text-align: center; padding: 2px;">99</td><td style="text-align: center; padding: 2px;">199</td><td style="text-align: center; padding: 2px;">999</td><td style="text-align: center; padding: 2px;">5,000</td><td style="text-align: center; padding: 2px;">10,000</td><td style="text-align: center; padding: 2px;">25,000</td><td style="text-align: center; padding: 2px;">50,000</td><td style="text-align: center; padding: 2px;">100,000</td><td style="text-align: center; padding: 2px;">100,000</td></tr></table> |             |              |   |                |   |  |               |         |         | 1-   | 50-         | 100-         | 200-         | 1,000-         | 5,001-          | 10,001-         | 25,001-   | 50,001-  | OVER      | 49        | 99          | 199          | 999          | 5,000         | 10,000        | 25,000 | 50,000 | 100,000 | 100,000 |  |  |
| 1-   | 50-         | 100-         | 200-  | 1,000-         | 5,001-  | 10,001-  | 25,001-       | 50,001- | OVER    |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| 49   | 99          | 199          | 999   | 5,000          | 10,000  | 25,000   | 50,000        | 100,000 | 100,000 |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Estimated Assets <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"><tr><td style="text-align: center; padding: 2px;">\$0 to</td><td style="text-align: center; padding: 2px;">\$50,001 to</td><td style="text-align: center; padding: 2px;">\$100,001 to</td><td style="text-align: center; padding: 2px;">\$500,001 to</td><td style="text-align: center; padding: 2px;">\$1,000,001 to</td><td style="text-align: center; padding: 2px;">\$10,000,001 to</td><td style="text-align: center; padding: 2px;">\$50,000,001 to</td><td style="text-align: center; padding: 2px;">More than</td></tr><tr><td style="text-align: center; padding: 2px;">\$50,000</td><td style="text-align: center; padding: 2px;">\$100,000</td><td style="text-align: center; padding: 2px;">\$500,000</td><td style="text-align: center; padding: 2px;">\$1 million</td><td style="text-align: center; padding: 2px;">\$10 million</td><td style="text-align: center; padding: 2px;">\$50 million</td><td style="text-align: center; padding: 2px;">\$100 million</td><td style="text-align: center; padding: 2px;">\$100 million</td></tr></table>  |             |              |   |                |   |  |               |         |         | \$0 to   | \$50,001 to | \$100,001 to | \$500,001 to | \$1,000,001 to | \$10,000,001 to | \$50,000,001 to | More than | \$50,000 | \$100,000 | \$500,000 | \$1 million | \$10 million | \$50 million | \$100 million | \$100 million |        |        |         |         |  |  |
| \$0 to   | \$50,001 to | \$100,001 to | \$500,001 to  | \$1,000,001 to | \$10,000,001 to   | \$50,000,001 to  | More than     |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| \$50,000   | \$100,000   | \$500,000    | \$1 million   | \$10 million   | \$50 million  | \$100 million  | \$100 million |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| Estimated Debts <table style="margin-left: auto; margin-right: auto; border-collapse: collapse;"><tr><td style="text-align: center; padding: 2px;">\$0 to</td><td style="text-align: center; padding: 2px;">\$50,001 to</td><td style="text-align: center; padding: 2px;">\$100,001 to</td><td style="text-align: center; padding: 2px;">\$500,001 to</td><td style="text-align: center; padding: 2px;">\$1,000,001 to</td><td style="text-align: center; padding: 2px;">\$10,000,001 to</td><td style="text-align: center; padding: 2px;">\$50,000,001 to</td><td style="text-align: center; padding: 2px;">More than</td></tr><tr><td style="text-align: center; padding: 2px;">\$50,000</td><td style="text-align: center; padding: 2px;">\$100,000</td><td style="text-align: center; padding: 2px;">\$500,000</td><td style="text-align: center; padding: 2px;">\$1 million</td><td style="text-align: center; padding: 2px;">\$10 million</td><td style="text-align: center; padding: 2px;">\$50 million</td><td style="text-align: center; padding: 2px;">\$100 million</td><td style="text-align: center; padding: 2px;">\$100 million</td></tr></table>   |             |              |   |                |   |  |               |         |         | \$0 to   | \$50,001 to | \$100,001 to | \$500,001 to | \$1,000,001 to | \$10,000,001 to | \$50,000,001 to | More than | \$50,000 | \$100,000 | \$500,000 | \$1 million | \$10 million | \$50 million | \$100 million | \$100 million |        |        |         |         |  |  |
| \$0 to   | \$50,001 to | \$100,001 to | \$500,001 to  | \$1,000,001 to | \$10,000,001 to   | \$50,000,001 to  | More than     |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |
| \$50,000   | \$100,000   | \$500,000    | \$1 million   | \$10 million   | \$50 million  | \$100 million  | \$100 million |         |         |  |             |              |              |                |                 |                 |           |          |           |           |             |              |              |               |               |        |        |         |         |  |  |

|   |               |   |
|---|---------------|---|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>   |               |   |
| <b>Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet)</b>  |               |   |
| Location<br>Where Filed:  | Case Number   | Date Filed:   |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>   |               |   |
| Name of Debtor:   | Case Number:  | Date Filed:   |
| District  | Relationship: | Judge:  |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made part of this petition.  |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.<br><br>I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.<br><br><i>/s/ Thayer C. Torgerson</i> <span style="float: right;">06/02/2006</span><br><small>Signature of Attorney for Debtor(s) Date:</small> |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><br><input checked="" type="checkbox"/> No   |               | <b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b><br><br><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.<br><br><input type="checkbox"/> I/we have requested a waiver of the requirements to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)  |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b><br><small>Venue (Check any applicable box)</small>   |               |   |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District.<br><br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district. |               |   |
| <b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b><br><small>(Check all applicable boxes)</small>   |               |   |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>Name of landlord that obtained judgment:<br><br>Address of landlord:<br><br><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.   |               |   |



|  |  |   |
|--|--|---|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>  |  | Name of Debtor(s):<br>Melendez, Jose L.   |
| <b>Signatures</b>  |  |   |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter title 11, United States Code, specified in this petition.</p> <p><u>X /s/ Jose L. Melendez</u><br/>         Signature of Debtor</p> <p><u>X</u><br/>         Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)<br/> <u>06/02/2006</u><br/>         Date</p> |  | <b>Signature of a Foreign Representative</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><u>X</u><br/>         (Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)<br/> <u>06/02/2006</u><br/>         Date</p>  |
| <b>Signature of Attorney</b><br><p><u>X /s/ Thayer C. Torgerson</u><br/>         Signature of Attorney for Debtor(s)</p> <p>Printed Name of Attorney for Debtor(s)<br/>         Thayer C. Torgerson<br/>         Firm Name<br/>         Law Office of Thayer C. Torgerson<br/>         Address<br/>         2400 North Western Ave., #201<br/>         Chicago, IL 60647<br/>         Telephone Number<br/> <u>773-772-0844</u><br/>         Date <u>06/02/2006</u></p>  |  | <b>Signature of Non-Attorney Bankruptcy Petition Preparer</b><br><p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer<br/>         Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.)</p> <p>Address<br/> <u>X</u><br/>         Date <u>06/02/2006</u></p> |
| <b>Signature of Debtor(Corporation/Partnership)</b><br><p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><u>X</u><br/>         Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date <u>06/02/2006</u></p>   |  | <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i></p>   |



In re: Melendez, Jose L.

Debtor(s) Case No.  
Chapter

## UNITED STATES BANKRUPTCY COURT Northern DISTRICT OF Illinois

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| Name of Schedule                                   | Attached (Yes/No) | Number of Sheets | Amounts Scheduled |                   |          |
|--|-------------------|------------------|-------------------|-------------------|----------|
|  |                   |                  | Assets            | Liabilities       | Other    |
| A - Real Property                                  | x                 | 1                | 0.00              |                   |          |
| B - Personal Property                              | x                 | 5                | 62632.58          |                   |          |
| C - Property Claimed as Exempt                     | x                 | 1                |                   |                   |          |
| D - Creditors Holding Secured Claims               | x                 | 1                |                   | 0.00              |          |
| E - Creditors Holding Unsecured Priority Claims    | x                 | 1                |                   | 0.00              |          |
| F - Creditors Holding Unsecured Nonpriority Claims | x                 | 3                |                   | 33580.00          |          |
| G - Executory Contracts and Unexpired Leases       | x                 | 1                |                   |                   |          |
| H - Codebtors                                      | x                 | 1                |                   |                   |          |
| I - Current Income of Individual Debtor(s)         | x                 | 1                |                   |                   | -500.00  |
| J - Current Expenditures of Individual Debtor(s)   | x                 | 1                |                   |                   | 2623.00  |
| Total Number of Sheets of All Schedules            |                   | 16               |                   |                   |          |
|  |                   |                  | Total Assets      | 62632.58          |          |
|  |                   |                  |                   | Total Liabilities | 33580.00 |



United States Bankruptcy Court Northern

District Of Illinois

In re: Melendez, Jose L.

Debtor(s) Case No.

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)**  
**[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount  |
|---|---------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00 |
| Taxes and Certain Other Debts Owed to Government Units (from Schedule E)                          | \$ 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)                | \$ 0.00 |
| Student Loan Obligations (from Schedule F)  | \$ 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$ 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)         | \$ 0.00 |
| TOTAL   | \$ 0.00 |

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S<br>INTEREST IN PROPERTY | H<br>W<br>J<br>C | CURRENT VALUE OF<br>DEBTOR'S INTEREST IN<br>PROPERTY WITHOUT<br>DEDUCTING ANY<br>SECURED CLAIM OR<br>EXEMPTION | AMOUNT OF<br>SECURED CLAIM               |
|--------------------------------------|--|------------------|--|--|
| None                                 |  |                  |  |  |
|                                      |  | Total ->         | \$ 0 . 00  | (Report also on Summary of<br>Schedules) |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | W<br>H<br>J<br>C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--------------------------------------|------------------|---|
| 01 Cash on hand  | x                |                                      |                  |   |
| 02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives. | x                | Chase Bank checking account          |                  | 211.00  |
| 03 Security Deposits with public utilities telephone companies landlords and others.   | x                |                                      |                  |   |
| 04 Household goods and furnishings including audio video and computer equipment.   | x                |                                      |                  |   |
| 05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.   | x                |                                      |                  |   |
| 06 Wearing apparel.  |                  | Clothing                             |                  | 700.00  |
| 07 Furs and jewelry.   | x                |                                      |                  |   |
| 08 Firearms and sports photographic and other hobby equipment.   | x                |                                      |                  |   |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached  |                  |                                      |                  | Total -> 911.00   |



Established 1897

In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | W<br>H<br>J<br>C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--------------------------------------|------------------|---|
| 09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  | x                |                                      |                  |   |
| 10 Annuities. Itemize and name each issuer.   | x                |                                      |                  |   |
| 11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars. (file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)). | x                |                                      |                  |   |
| 12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.   | x                |                                      |                  |   |
| 13 Stock and interest in incorporated and unincorporated businesses. Itemize.   | x                | City Concrete Inc.                   |                  | 0.00  |
| 14 Interest in partnerships or joint ventures. Itemize.   | x                |                                      |                  |   |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached   |                  |                                      |                  | Total -> 911.00   |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY                             | W<br>H<br>J<br>C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|--|------------------|---|
| 15 Government and corporate bonds and other negotiable and non-negotiable instruments.   | x                |  |                  |   |
| 16 Accounts receivable.  |                  | Barba Concrete<br>Spathies Construction<br>Solomons Estates Inc. |                  | 8,181.00<br>37,547.00<br>10,493.58  |
| 17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.   | x                |  |                  |   |
| 18 Other liquidated debts owing debtor including tax refunds. Give particulars.  | x                |  |                  |   |
| 19 Equitable or future interests life estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property. | x                |  |                  |   |
| 20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.  | x                |  |                  |   |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached                                      |                  |  |                  | Total -> 57,132.58  |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY   | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY                              | W<br>H<br>J<br>C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------------------|---|------------------|---|
| 21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.   | x                |   |                  |   |
| 22 Patents copyrights and other general intellectual property. Give particulars.   | x                |   |                  |   |
| 23 Licenses franchises and other general intangible. Give particulars.   | x                |   |                  |   |
| 24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. §101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes. | x                |   |                  |   |
| 25 Automobiles trucks trailers and other vehicles and accessories.   |                  | 1979 Ford F600<br>1984 International Dump Truck<br>1989 Ford F350 |                  | 500.00<br>1,500.00<br>2,500.00  |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached  |                  |   |                  | Total -> 61,632.58  |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY  | N<br>O<br>N<br>E | DESCRIPTION AND LOCATION OF PROPERTY | W<br>H<br>J<br>C | CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|---|------------------|--------------------------------------|------------------|---|
| 26 Boats motors and accessories.  | x                |                                      |                  |   |
| 27 Aircraft and accessories.  | x                |                                      |                  |   |
| 28 Office equipment furnishings and supplies.   | x                |                                      |                  |   |
| 29 Machinery fixtures equipment and supplies used in business.  |                  | Shovels; forms; wheel barrows        |                  | 1,000.00  |
| 30 Inventory.   | x                |                                      |                  |   |
| 31 Animals.   | x                |                                      |                  |   |
| 32 Crops-growing or harvested. Give particulars.  | x                |                                      |                  |   |
| 33 Farming equipment and implements.  | x                |                                      |                  |   |
| 34 Farm supplies chemicals and feed.  | x                |                                      |                  |   |
| 35 Other personal property of any kind not already listed. Itemize.   | x                |                                      |                  |   |
| (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> |                  |                                      |                  | 62,632.58   |
| Continuation sheets attached  |                  |                                      |                  |   |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT****Debtor elects the exemptions to which debtor is entitled under (Check one box).**

11 U.S.C. § 522(b)(1): Exceptions provided in U.S.C. § 522(d). Note: These exceptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exceptions available under applicable nonbankruptcy federal laws, state or local law.

| DESCRIPTION OF PROPERTY       | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION |
|-------------------------------|--------------------------------------|----------------------------|---|
| Chase Bank checking account   | 735 ILCS 5/12-1001(b)                | 211.00                     | 211.00  |
| City Concrete Inc.            | 735 ILCS 5/12-1001(b)                |                            | 0.00  |
| Clothing                      | 735 ILCS 5/12-1001(a)                | 700.00                     | 700.00  |
| 1979 Ford F600                | 735 ILCS 5/12-1001(b)                | 500.00                     | 500.00  |
| 1984 International Dump Truck | 735 ILCS 5/12-1001(b)                | 1,500.00                   | 1,500.00  |
| 1989 Ford F350                | 735 ILCS 5/12-1001(c)                | 2,400.00                   | 2,500.00  |
| Shovels; forms; wheel barrows | 735 ILCS 5/12-1001(d)                | 1,000.00                   | 1,000.00  |



In re: Melendez, Jose L.

Debtor(s) Case No.

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

 Check this box if debtor has no creditors holding secured claims to report on this Schedule D

| CREDITOR'S NAME AND MAILING<br>ADDRESS INCLUDING ZIP CODE<br>AND ACCOUNT NUMBER<br>(See Instructions) | CO | H | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND MARKET<br>VALUE OF PROPERTY<br>SUBJECT OF LIEN | AMOUNT OF CLAIM<br>WITHOUT DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION IF<br>ANY | C<br>U<br>D<br>* |
|---|----|---|---|--|--------------------------------|------------------|
|   | D  | E |   |  |                                | B<br>T<br>C      |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |
| A/C #   |    |   | VALUE \$  |  |                                |                  |
|   |    |   |   |  |                                |                  |

Subtotal -&gt;

(Total of this page)

Total -&gt;

Continuation Sheets attached. (use only on last page of the completed Schedule D.)





In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE<br>AND ACCOUNT NUMBER<br>(See Instructions) | RO<br>T<br>B<br>E<br>D | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | C<br>U<br>D | AMOUNT<br>OF<br>CLAIM |
|--|------------------------|------------------|--|-------------|-----------------------|
| 203746....   |                        |                  | 11/2004 to 03/2005<br>Collection   |             | 744.00                |
| Alarm One<br>C/o Anderson Crenshaw & A<br>6116 North Central Exp<br>Dallas, TX 75206                     |                        |                  |  |             |                       |
| 834RJM4443406....  |                        |                  | 12/2005 to 03/2006<br>Collection   |             | 898.00                |
| Charter One Bank<br>C/o RJM Acquisitions Fund<br>P.O. Box 18013<br>Hauppauge, NY 11788                   |                        |                  |  |             |                       |
| 542418044333....   |                        |                  | 07/2001 to 05/2006<br>Credit card purchases  |             | 18,284.00             |
| Citibank USA N.A.<br>P.O. Box 9714<br>Gray, TN 37615   |                        |                  |  |             |                       |
| 465166....   |                        |                  | 01/2006 to 05/2006<br>Collection   |             | 207.00                |
| Commonwealth Edison<br>C/o Torres Credit<br>27 Fairview Street<br>Suite 301<br>Carlisle, PA 17013        |                        |                  |  |             |                       |
| 600430091066....   |                        |                  | 12/1999 to 01/2005<br>Credit card purchases  |             | 35.00                 |
| HSBC/Menards<br>P.O. Box 703<br>Wood Dale, IL 60191  |                        |                  |  |             |                       |
| 70111501000009906  |                        |                  | 05/2005 to 05/2006<br>Collection   |             | 6,696.00              |
| HSBC/Rhode<br>C/o LVNV Funding<br>P.O. Box 740281<br>Houston, TX 77274                                   |                        |                  |  |             |                       |
| X continuation sheets attached.  |                        |                  |  | Subtotal    | \$ 26,864.00          |
|  |                        |                  |  | Total       | \$ 26,864.00          |

(use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE<br>AND ACCOUNT NUMBER<br>(See Instructions)       | RO<br>T<br>B<br>E<br>D<br>8 | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE. | C<br>U<br>D | AMOUNT<br>OF<br>CLAIM |
|--|-----------------------------|------------------|--|-------------|-----------------------|
| 4202874421....<br>Jerry Chow M.D.<br>C/o I.C. Systems Collecti<br>P.O. Box 64378<br>Saint Paul, MN 55164       |                             |                  | 07/2000 to 02/2001<br>Collection   |             | 92.00                 |
| 10542965000....<br>Lease Finance Group LLC<br>223 North Michigan Avenue<br>Suite 1<br>Chicago, IL 60601        |                             |                  | 07/2003 to 05/2006<br>Lease  |             | 1,941.00              |
| 4470590....<br>Midwest Physicians<br>C/o Illinois Collection S<br>4647 West 103rd Street<br>Oak Lawn, IL 60453 |                             |                  | 08/2001 to 12/2005<br>Collection   |             | 280.00                |
| 945284....<br>Nicor Gas<br>1844 Ferry Road<br>Naperville, IL 60563   |                             |                  | 08/1999 to 03/2006<br>Gas services   |             | 516.00                |
| 223442....<br>Preferred Credit Inc<br>P.O. Box 1679<br>St. Cloud, MN 56302                                     |                             |                  | 07/2001 to 08/2005<br>Installment sales contract   |             | 109.00                |
| 8410000000738812<br>SVCDBYC1FS<br>3120 Rider Trails S<br>Earth City, MO 63045                                  |                             |                  | 10/1999 to 10/2005<br>Deficiency balance on auto<br>loan   |             | 3,236.00              |
| X continuation sheets attached.  |                             |                  |  | Subtotal    | \$ 6,174.00           |
|  |                             |                  |  | Total       | \$ 33,038.00          |

(use only on last page of the completed Schedule F.)  
(Report total also on Summary of Schedules)

*Established 1897*

**Debtor(s)**      **Case No.**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

\_\_\_\_\_ continuation sheets attached

Subtotal \$ 542.00

Total \$ 33,580.00

(use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES** Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
|  |  |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|                              |                              |



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| DEPENDENTS OF DEBTOR AND SPOUSE                               |  |                 |
|---|--|-----------------|
| Debtor's Marital Status<br>Married                            | RELATIONSHIP<br>Marlene Melendez (wife)<br>Justin Lou Melendez (son) | AGE<br>29<br>3M |
| Employment  | DEBTOR   | SPOUSE          |
| Occupation Concrete contractor<br>Name of Employer self       | Housewife  |                 |
| How long employed 4 years                                     |  |                 |
| Address of Employer<br>1658 N. Milwaukee<br>Chicago, IL 60647 |  |                 |

INCOME: (Estimate of average monthly income)

DEBTOR

SPOUSE

1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)

2. Estimate monthly overtime \_\_\_\_\_

3. SUBTOTAL \_\_\_\_\_

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security \_\_\_\_\_

b. Insurance \_\_\_\_\_

c. Union dues \_\_\_\_\_

d. Other (Specify) \_\_\_\_\_

0.00

0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS \_\_\_\_\_

\$ 0.00 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY \_\_\_\_\_

\$ 0.00 \$ 0.00

7. Regular income from operation of business or profession or farm

-500.00

(attach detailed statement) \_\_\_\_\_

8. Income from real property \_\_\_\_\_

9. Interest and dividends \_\_\_\_\_

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. \_\_\_\_\_

11. Social security or other government assistance (Specify) \_\_\_\_\_

12. Pension or retirement income \_\_\_\_\_

13. Other monthly income (Specify) \_\_\_\_\_

14. SUBTOTAL OF LINES 7 THROUGH 13 \_\_\_\_\_

\$ -500.00 \$ 0.00

15. TOTAL MONTHLY INCOME \_\_\_\_\_

(Report also on Summary of Schedules)

16. TOTAL COMBINED MONTHLY INCOME \$ -500.00

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 700.00  
 a. Are real estate taxes included?  Yes  No      b. Is property insurance included?  Yes  No

2. Utilities Electricity and Heating Fuel 190.00  
 b. Water and Sewer \_\_\_\_\_  
 c. Telephone \_\_\_\_\_  
 d. Other 20.00

3. Home maintenance (repairs and upkeep) \_\_\_\_\_  
 4. Food 300.00  
 5. Clothing 0.00  
 6. Laundry and dry cleaning 60.00  
 7. Medical and dental expenses \_\_\_\_\_  
 8. Transportation (not including car payments) 100.00  
 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \_\_\_\_\_  
 10. Charitable contributions \_\_\_\_\_  
 11. Insurance (not deducted from wages or included in home mortgage payments)  
 a. Homeowner's or renter's \_\_\_\_\_  
 b. Life \_\_\_\_\_  
 c. Health \_\_\_\_\_  
 d. Auto \_\_\_\_\_  
 e. Other \_\_\_\_\_

12. Taxes (not deducted from wages or included in home mortgage payments)  
 (Specify) \_\_\_\_\_  
 13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)  
 a. Auto \_\_\_\_\_  
 b. Other \_\_\_\_\_  
 14. Alimony, maintenance, and support paid to others \_\_\_\_\_  
 15. Payments for support of additional dependents not living at your home \_\_\_\_\_  
 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 1253.00  
 17. Other \_\_\_\_\_

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) \$ 2623.00

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Total projected monthly income \_\_\_\_\_  
 b. Total projected monthly expenses \_\_\_\_\_  
 c. Excess income (a minus b) 0.00



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and (Total shown on summary page plus 1.).  
that they are true and correct to the best of my knowledge, information, and belief.

Date 06/02/06

Signature /s/ Jose L. Melendez

Melendez, Jose L.

Debtor

Date \_\_\_\_\_

Signature \_\_\_\_\_

(Joint Debtor, if any)

*(If joint case, both spouses must sign.)*

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by  
11 U.S.C. §110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address:

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person*

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.**

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



**STATEMENT OF FINANCIAL AFFAIRS**  
UNITED STATES BANKRUPTCY COURT  
Northern DISTRICT OF Illinois

In re: Melendez, Jose L.

Debtor(s) Case No.

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(30).

NONE

**01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS**

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

| AMOUNT   | SOURCES            |
|----------|--------------------|
| -2500.00 | 2006 business loss |
| -21489   | 2005 business loss |
|          | 2004 business loss |

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### 03A PAYMENTS TO CREDITORS

List all payments on loans installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### 03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

### 03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

**04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS**

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

**05 REPOSSESSIONS FORECLOSURES AND RETURNS**

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

| DATE OF<br>REPOSESSION, FORECLOSURE<br>SALE, TRANSFER OR RETURN | NAME AND ADDRESS OF CREDITOR OR<br>SELLER | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|---|--------------------------------------|
| 05/31/2006  | Mitsubishi Motors                         | 2000 Montero Sport                   |

**06A ASSIGNMENTS AND RECEIVERSHIPS**

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

**07 GIFTS**

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

**08 LOSSES**

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

| DATE OF LOSS | DESCRIPTION AND VALUE OF PROPERTY            | DESCRIPTION OF CIRCUMSTANCE AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS |
|--------------|--|--|
| 10/24/2005   | 1999 Chevrolet 3500<br>and tools<br>\$20,000 | fire   |

**09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY**

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE   | DATE OF PAYMENT | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------|--|
| Thayer C. Torgerson<br>2400 North Western Ave<br>Suite 201<br>Chicago, IL 60647 | 06/10/06        | 660  |

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

10A OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

13 SETOFFS

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

List all property owned by another person that the debtor holds or controls.

**NONE**      15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

## **16 SPOUSES AND FORMER SPOUSES**

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NONE** **17A ENVIRONMENTAL INFORMATION**

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

**NONE**  **17B ENVIRONMENTAL INFORMATION**

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

NONE

**18A NATURE LOCATION AND NAME OF BUSINESS**

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**18B NATURE LOCATION AND NAME OF BUSINESS**

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.



In re: Melendez, Jose L.

Debtor(s) Case No.

(if known)

**DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS****DECLARATION UNDER PENALTY OF PERJURY**

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 06/02/06

Signature /s/ Jose L. Melendez  
Melendez, Jose L.

Date

Signature\_\_\_\_\_

(if joint case, both spouses must sign.)

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)**

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number  
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.***DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date 06/02/2006

Signature\_\_\_\_\_

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

**PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY**  
Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and  
3571.



3085W Stmt of Comp.:  
Rule 2016(b) (12-95)

UNITED STATES BANKRUPTCY COURT

Northern DISTRICT OF Illinois

In Melendez, Jose L.  
re:

Debtor(s) Case No.

(if known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this Case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:

|     |  |           |
|-----|--|-----------|
| (a) | for legal services rendered or to be rendered in contemplation of and in connection with this case | \$ 660.00 |
| (b) | prior to filing this statement, debtor(s) have paid  | \$ 660.00 |
| (c) | the unpaid balance due and payable is  | \$ 0.00   |
- (3) \$ 299.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
  - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - (c) representation of the debtor(s) at the meeting of creditors.
- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
- (6) The source of payments made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:
- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated:  
06/02/06

Attorney's name and address  
2400 North Western Ave., #201, Chicago, IL 60647

Respectfully submitted,  
/s/ Thayer C. Torgerson

Attorney for Petitioner  
Thayer C. Torgerson



**UNITED STATES BANKRUPTCY COURT**

Northern **DISTRICT OF Illinois**

**In re:** Melendez, Jose L.

Case No.  
Debtor(s)  
Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Dated: 06/02/06

Debtor /s/ Jose L. Melendez  
Melendez, Jose L.

Debtor \_\_\_\_\_